



Second Program Year Action Plan

The CPMP Second Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The *Annual Action Plan* reflects the City's funding priorities and identifies the projects proposed to receive Federal funds under the CDBG program. The Annual Action Plan describes priority projects for neighborhood revitalization, public Improvements as well as public service activities. The City of Temple will receive \$524,380 for it's 2006 CDBG allocation. This represents a 10-1/2% reduction in funding from the prior year. In addition the City will utilize over \$120,000 of program income generated from prior year's grant activities as well as reallocating unused funds from prior years.

06-07 CDBG Funding	Program Income	Prior Funding Reallocation	Total
\$524,380.00	\$120,511.00	\$6,661.00	\$651,552.00

These funds enhance the City's housing and community development programs, supporting safe, well-planned residential and business districts. CDBG financed projects respond to the most urgent needs of limited income residents. Over 70% of the funding allocated to CDBG activities benefit low to moderate income persons. Maximum benefit is derived from each dollar spent.

For more than 30 years, the Community Development Block Grant (CDBG) program has been assisting metropolitan cities and urban counties across this country to fund their community and economic development activities. Approximately 1,000 entitlement communities participate in the program nationwide, including the City of Temple. The City is one of 76 entitlement communities located in the State of Texas. For Fiscal Year 2006-2007, HUD has allocated CDBG funds to entitlement communities in Texas, as follows:

FY 2006-2007 CDBG in Texas

CDBG	Amount
State Total	\$186,373,361
Minimum	\$216,032
Maximum	\$30,757,450
Average	\$2,420,433
Temple	\$524,380

Recent Temple CDBG Grant Amounts

2002-2003	\$768,000
2003-2004	\$638,000
2004-2005	\$618,000
2005-2006	\$585,728

The Community Development Block Grant Program provides annual grants on a formula basis to develop viable urban communities by providing decent housing, and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. This will be the second year of the 5-Year Consolidated Plan (2005-2010). Entitlement communities develop their own programs and funding priorities. Maximum feasible priority must be given to activities that benefit low and moderate income persons.

The proposed allocation of funds is as follows:

Public Services	\$73,413
Infrastructure Improvements	\$249,162
Park Improvements	\$100,000
Demolition	\$100,000
General Administration (20%)	\$128,977
Total	\$651,552

Public Services - \$73,413

The Community Service Advisory Board (CSAB) spent many hours over several meetings sifting through the 8 requests (See Attachment) totaling \$169,313 while debating the merits of each agency and the needs of the community. It is recommended the City Council allocate \$73,413 to 5 agencies, as follows:

Bell County Human Services (Temple Help Center)	\$8,945
Central Texas 4C	\$20,718
Family Promise of East Bell County Inc	\$23,750
Hill Country Community Action Association	\$15,000
Family Outreach (ACT)	\$5,000

Infrastructure Improvements - \$249,162

Sidewalks and lighting will be installed along MLK Drive within the boundaries of Adams Street and Avenue E.

Park Improvements - \$100,000

A multi-use Arena will be constructed on the east side of Temple in Wilson Park. The arena will provide recreational opportunities for a variety of activities. In addition to the arena it will include a bleacher pad, players benches as well as score keeper area.

Demolition - \$100,000

Demolition of vacant and dilapidated structures will be conducted to address blighted conditions on a spot basis in locations to be determined based on code violations.

Past Performance

On an annual basis, HUD review's the performance of all entitlement recipients to determine whether each recipient is carrying out its CDBG assisted activities in a timely manner. If at sixty days prior to the end of the grantee's current program year, the amount of entitlement grant funds available to the recipient under grant agreements but undistributed by the U.S. Treasury is more than 1.5 times the entitlement grant amount for its current program year the grantee is considered to be noncompliant with HUD requirements.

When reviewed on August 2, 2005 The City of Temple's ratio of undisbursed Treasury Funds was 2.14. The city was found to be out of compliance with HUD requirements and initiated an aggressive workout plan to restore the timely expenditure of funds during the next program year. The total amount of funds subject to the workout plan was \$2,078,102.59. The next test date will be August 2, 2006. As of June 9, 2006 the City of Temple's timeliness ratio was 1.08. Temple has more than exceeded the required timeliness ratio two months ahead of schedule due to the diligence and coordinated efforts of numerous individuals, departments and the consulting firm assisting the city. In achieving this goal more than \$1,467,000 has been expended to assist low-income citizens of Temple through street, housing and park improvements as well as through various public service agencies.

Program Year 2 Action Plan Executive Summary:

General Questions

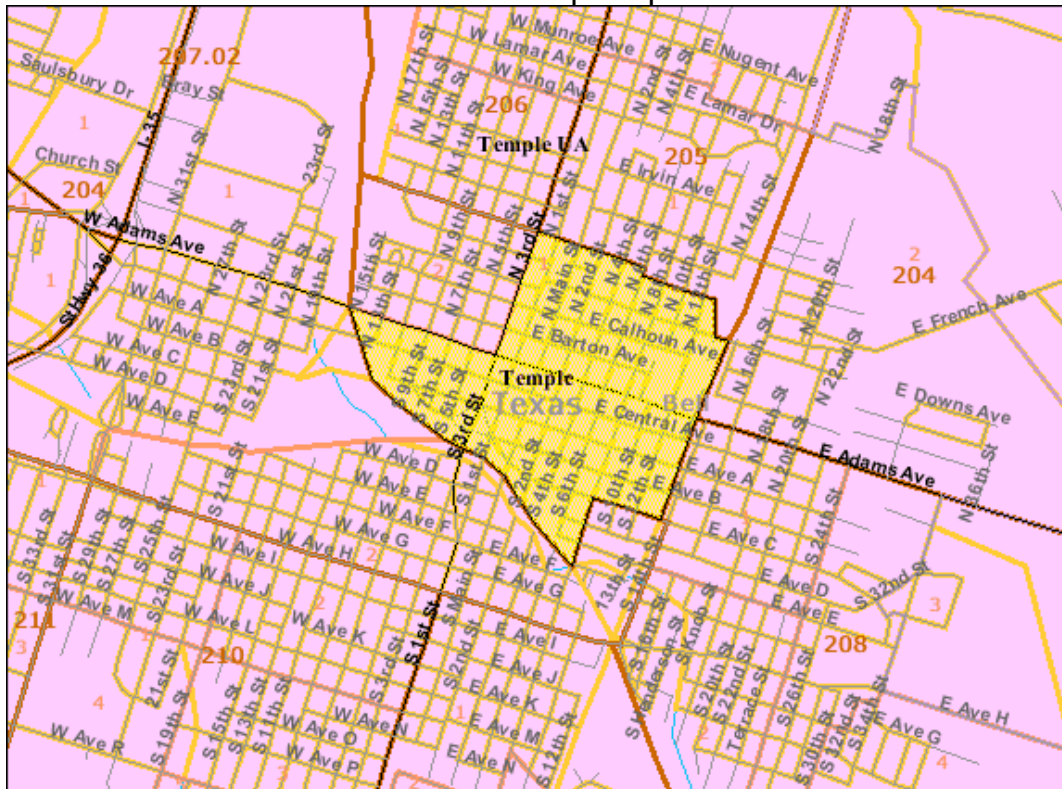
The activities proposed will be carried out in following areas.

Infrastructure Improvements

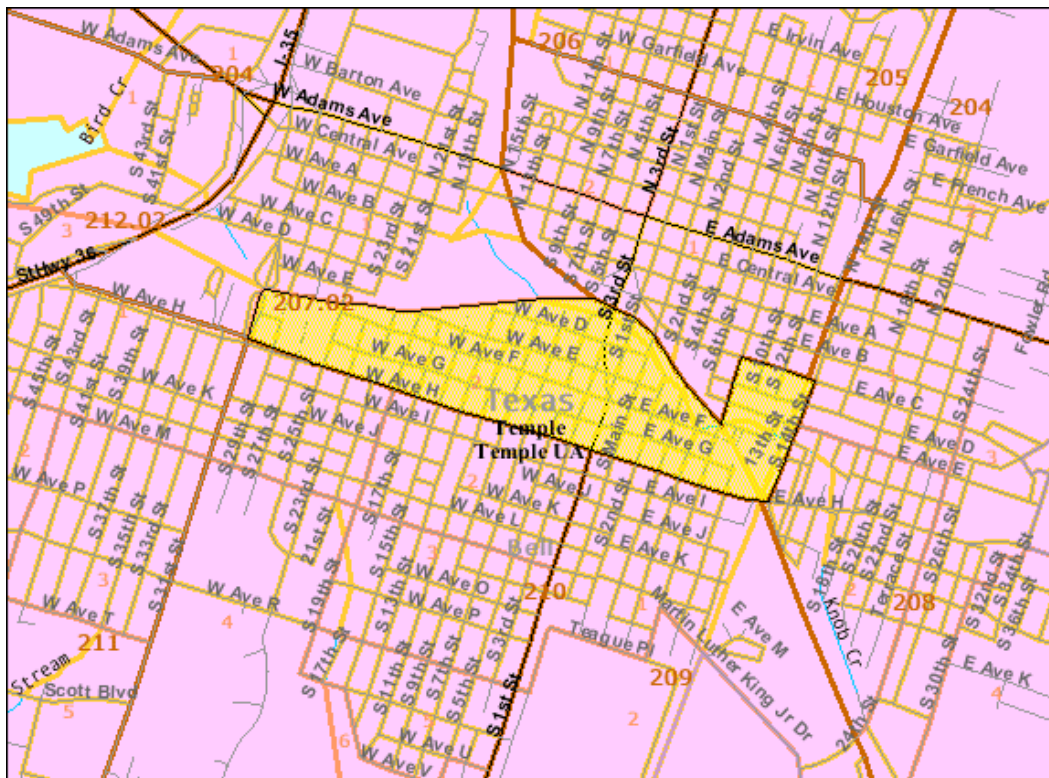
Sidewalks and lighting will be installed along MLK Drive within the boundaries of Adams Street and Avenue E. Consisting of the following census block groups:

TRACT	020701	BLKGRP	1	TOTAL	758	ABOVE	204	LOWMOD	554	LOWMODPCT	73.1
TRACT	020702	BLKGRP	2	TOTAL	934	ABOVE	223	LOWMOD	711	LOWMODPCT	76.1
					1692		427		1265		74.8

Block Group Maps



Tract 207.01 Block Group 1



Tract 207.02 Block Group 2

Demolition

Demolition of vacant or dilapidated structures will be conducted to address blighted conditions on a spot basis in scattered locations in the community.

Park Improvements

The City of Temple will be improving Wilson Park, located on the City's east side in a low-income neighborhood. The City will be installing an outdoor arena surface that the City currently owns. The arena will provide recreational opportunities for a variety of activities roller sports and arena games (soccer, flag football, etc.).

Allocation of Funds Geographically

100% of funds will be allocated in the Census block groups that are within low-income concentration areas. In Temple, the Census block groups are principally low-to-moderate income that happens to be in a contiguous area and are generally situated in the eastern half of the City—East of Interstate Highway 35. This area makes up approximately 30% of the City's population.

Some of the activities will be conducted to promote the preservation of housing throughout the contiguous low/moderate income area, including code enforcement and clearance activities. The City will also tightly concentrate its public improvement funds for greatest possible impact. A list of these block groups can be viewed in the Housing Market Analysis Section of this plan.

Those activities that provide an area-wide benefit (Parks and Drainage) will be located in the most severely distressed locations in the City as referenced in the previous census data.

Allocation Strategy

In order to address these goals, the City has established an allocation strategy that the City believes is necessary due to its limited entitlement classification. The City will make CDBG the primary funding source for certain activities and make it the secondary funding source for activities which it believes are better suited for other funding sources which City has successfully demonstrated its ability to compete. (State of Texas HOME Program, Texas Department of Transportation, Statewide Transportation Enhancement Program, Economic Development Administration, State park improvement programs, etc.) The general allocation of CDBG funds among priority needs is as follows:

Public Improvement Activities	Needs Assessment	CDBG Investment Priority
Drainage Improvements	High	Primary
Waterline Improvements	Medium-High	Secondary
Street Improvements	High	Primary
Sewer Improvements	High	Secondary
Sidewalk Improvements	High	HUD earmarked
New Street Construction	Low	Other
Park & Recreation	High	Primary
Utilities	Medium-Low	Secondary
Telephone	Medium-Low	No Allocation

Water Meters	Low	Secondary
"Children at Play" signs	Low	Other
Bike Paths	Low	Other
Street Lighting	Medium-High	Other

Housing Activities	Needs Assessment	CDBG Investment Priority
Housing Rehabilitation	Medium-Low	Secondary
Code Enforcement	High	
Emergency Shelter	Low	Other
Rental Assistance	Low	Other
Down Payment Assistance	Medium-Low	Other
Rental Rehabilitation	Low	Other

Public Facility Activities	Needs Assessment	CDBG Investment Priority
Senior Centers	Medium-Low	Other
Youth Centers	Medium-Low	Other
Community Centers	Low	Other
Childcare Facilities	Low	Other
Health Facilities	Low	Other
Parking Facilities	Medium-Low	Primary
Public Library	Medium-Low	Other
Animal Control	Low	Other
Police Protection	Medium-High	Other
Fire Protection	Medium-Low	Other
Trash Collection	Medium-Low	Other
Outside Warning	Low	No Allocation
City Beautification	High	Other

Public Service Activities	Needs Assessment	CDBG Investment Priority
Senior Services	Medium-High	Primary
Wheelchair Accessibility	Medium-High	Secondary
Childcare Support Services	Medium-Low	Primary
Workforce Training & Self-Sufficiency	High	Primary
Healthcare / Families in Crisis	High	Primary
Transportation Services	High	Primary
Homeless Support Services	Medium-Low	Primary

Economic Development Activities	Needs Assessment	CDBG Investment Priority
Business Improvement Loans	Low	Secondary
Small Business Development Counseling	Low	Secondary
Job Training & Placement (via public service funds)	Medium-Low	Primary

Other	Needs Assessment	CDBG Investment Priority
Speed Signs	Low	Other
Street Laws	Low	Other
Speed Enforcement	Low	Other
Traffic Flow	Low	Other
School Funding	Low	Other
Snow Removal	Low	No Allocation

The "Needs Assessment" column represents a priority ranking based on results from the citizen survey.

0-9 Concerns	= Low
10-14 Concerns	= Medium-Low
15-20 Concerns	= Medium-High
20+ Concerns	= High

The "CDBG Investment Priority" represents a priority ranking based on the allocation of CDBG funds versus other funding sources.

1. Primary = CDBG funding will be utilized as the primary source to fund activity
2. Secondary = City will compete or obtain funds from other Federal or State programs/sources (non-local sources), and CDBG funds are only a secondary funding source
3. Other = City will compete or obtain funds from other Federal or State programs/sources (non-local sources), as well as, local sources. CDBG funds will not be utilized to support activity.
4. No Allocation = City is not anticipating funding activity at this time

Obstacles to Meeting Underserved Needs

The principal obstacle to meeting the unobtainable portion of the identified needs of the residents of Temple is inadequate financial resources. Financial resources evaluated fall into the following categories:

Local Sources	Non-Local Sources
Property Taxes	Entitlement Funds (CDBG)
Sales Taxes	Other State and Federal Funds
Utility System Revenue	Private Funds
Bond Issue Proceeds	
Private Funds	

In order to overcome these financial hurdles, the City of Temple has attempted to gain both funding and support by partnering with local agencies, applying for State and Federal grants, monitoring it's own budget, and focusing on the most efficient means of addressing needs.

Federal Resources Expected

The City of Temple expects to receive Federal Resources in the form of 1) Community Development Block Grant Entitlement Cities Program Funds from the U.S. Department of Housing and Urban Development

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

2006-7 Entitlement Allocation	\$524,380
Program Income (Prior Year)	\$120,511
Funds from Terminated/Reallocated Activities	\$6,661

HOME INVESTMENT PARTNESHIPS (HOME) PROGRAM

The City of Temple is not a Participating Jurisdiction in the HOME Program, but periodically receives funding as a participant in the competitive non-entitlement HOME program administered by the Texas Department of Housing and Community Affairs. The last successful grant received was in program year 2004.

Other Resources Expected

No other funding sources are expected.

Managing the Process

The City of Temple is the lead agency in the distribution and administration of programming funds. It will carry out its housing and community development plan through identified local agencies, lending institutions, local business and industry, City government, and local volunteer groups. This will be done to accomplish the tasks necessary to succeed in attaining the outlined goals and objectives. An identified strength is that the City strives to include citizens in the planning and decision-making process. Numbers of active community groups are becoming more aware of their responsibility to the community to participate in opportunities for change.

The City of Temple, through the State of Texas, has been designated as a One Stop Shop for social service activities. That program, working through the Texas Workforce Commission is coordinated through the Health and Human Services Network. The City of Temple works very closely with the Network and its member agencies to track progress under the Consolidated Plan. The Network provides a great opportunity to ensure delivery of services relating to the Consolidated Plan.

The gap in the service delivery system in the past has been communication between agencies. Temple continues to partner with other cities and public service agencies to promote communication. This has recently been augmented by an East and West Bell County Coalition working together for a continuum of care grant application from HUD. Through collective problem-solving and coordinated activities, benefits for clients are enhanced. A major gap identified at this time would be the lack of adequate funding to meet all the identified needs in the community. Agency personnel are becoming adept at grant writing in order to identify and receive all available resources.

The Bell County HELP Center and the Health and Human Services Network will continue to collaborate and coordinate activities and services provided within the community in order to derive the most benefit from the available resources.

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Program Year 2 Action Plan Managing the Process response:

Citizen Participation

The City of Temple will make available to citizens, public agencies, and other interested parties information that includes the amount of assistance the City expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income. The City will encourage citizen participation by all citizens of Temple and particularly persons of low and moderate income who are residents of the East Temple Revitalization Area in which Community Development funds are being proposed. Notice of public hearings will be published approximately two weeks before the scheduled meeting in the Temple Daily Telegram and other publications as appropriate and notice sent by mail to a list of minority-related churches, public housing authority residents, and other organizations. Spanish

translations will be provided as appropriate. Notices will include the availability of accommodations for those with disabilities.

The City will make every effort to minimize displacement of persons and assist any persons displaced in accordance with the City's Antidisplacement and Tenant Assistance Plan that was adopted by the City Council on August 5, 1993 in Resolution No. 93-504-R.

A Community Forum will be conducted early in the budget process to receive citizen comments regarding both the CDBG budget and the City's budget. A minimum of one public hearing will be held in the City Council Chambers at the Municipal Building. That building is accessible to the handicapped. At least one informal hearing will be held in the evening in a neighborhood facility in a building that is accessible to the handicapped and is located in a minority concentration neighborhood. A Spanish interpreter will be available at that meeting as needed. The public will be informed through newspaper ads that the City will be receiving CDBG funds and input is desired from the public regarding budgeting of funds and the development of a Consolidated Plan.

The first public hearing will be to receive initial input regarding the development of the Consolidated Plan. Previous to the first public hearing the Proposed Use of Funds for the fiscal year will be published in the newspaper and a guide to eligible activities will be provided to those who request information. At least thirty (30) days before Council approval, a summary of the Consolidated Plan will be published in the local newspaper of general circulation. After adoption, copies of the Consolidated Plan, which includes the proposed CDGB budget, and the actual use of funds will be available in the Planning office and at the public library.

The Planning Department will be available to provide limited technical assistance, if requested, to group representatives of low-and-moderate income persons to help with developing proposals for the use of CDGB funds.

The City will allow thirty (30) days for citizens to comment on the Consolidated Plan. The City will provide a written response within fifteen (15) days, where practicable, to written complaints from citizens regarding the CDBG program. A summary of citizen comments or views and the reasons for accepting or rejecting the comments shall be attached to the final Consolidated Plan.

Substantial amendments to the CDBG program will be processed through the City Council and public hearing process as described above. A substantial amendment is described as a new project or greater than 25% change as measured by the yearly CDBG funding allocation. The City will allow thirty (30) days for citizens to comment on any amendments to the Consolidated Plan and/or CDBG budget and a summary of any comments or views accepted or not accepted shall be attached to the substantial amendment of the Consolidated Plan.

A public hearing will also be conducted as stated above in order to review program performance.

Reasonable and timely access to records will be provided for five (5) years.

Citizen Comments

Public Hearings		
Date	Time	Location
Tuesday, May 9, 2006	1:00 p.m.	Temple City Hall
Tuesday, May 16, 2006	5:30 p.m.	Wilson Park Recreation Center

Citizens who attended the meetings praised the previous years focus on infrastructure improvement and called for more actions of a similar design to take place. There were also requests for specific uses of the City's economic development project, which is still in the planning stage. Comments also included the need to address water/sewer/drainage improvements. Other comments requested the use of CDBG funds for seed money for small businesses. A member from the Temple Economic Development Corporation added that there might be a way for that organization to match CDBG dollars for such a project.

The City received no written responses or proposals concerning this Action Plan. All meetings regarding this plan were audio recorded, and all questions and comments raised during those meetings were addressed.

Action Plan Citizen Participation response:

Institutional Structure

The City will carry out its housing and community development plan through identified local agencies, lending institutions, local business and industry, City government, and local volunteer groups. This will be done to accomplish the tasks necessary to succeed in attaining the outlined goals and objectives. An identified strength is that the City strives to include citizens in the planning and decision-making process. Numbers of active community groups are becoming more aware of their responsibility to the community to participate in opportunities for change.

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The City of Temple is allocating a portion of its funds to Public Service Agencies. In order to facilitate the process of selection and in order to be more fully connected to the wants and needs of the public, the City of Temple created a Community Service Advisory Board. This board is responsible for evaluating the applications received from the PSAs and giving recommendations. Board membership includes a broad spectrum of contributors,

including TISD, Hospitals, the Temple Home Builders Association, and many other community based organizations and individuals. This aspect of the advisory board provides the City a primary link to the institutional structure of the community.

Lead-based Paint

The City will continue to assume that all painted surfaces of structures built prior to 1978 are potentially lead-based paint and will handle using appropriate lead-based safety procedures. Whenever CDBG funds are used for construction or demolition purposes, the City of Temple provides with a "Protect Your Family from Lead in Your Home," pamphlet and be asked to sign a "Notification of Lead-Based Paint" form to verify their receipt of the informative packet.

Temple Lead-Based Paint Strategies				
Strategy	Activity	Service Delivery	Target Population	Outcome Measure
Educate owners/ first-time homebuyers on hazards and safe handling of lead-based paint	Incorporate lead-based paint and hazard information during scheduled homeownership classes	Temple Housing Authority - (New Workforce Housing Only), Realtors, and Lenders	Low/Moderate Income homeowners and first-time homebuyers	Depending on future and existing HOME program funds a total of 30 HBA/ADDI recipients will receive lead-based paint pamphlets
Reduce Lead-Based Paint Hazards – residential units	Implement lead-based paint hazard reduction activities to meet compliance of the Federal Lead Hazard Regulations for community development-assisted units	City of Temple, & Temple Housing Authority - (New Workforce Housing Only)	Extremely low to moderate income renters, owner-occupied, or first-time homebuyer households	A total of 10 units will have lead-based paint hazards eliminated from the structure.

Action Plan Lead-based Paint response:

HOUSING

Specific Housing Objectives

Affordable Housing

Basis for Assigning Priorities

The City of Temple thoroughly analyzed its housing market and severity of housing problems and needs of its low-to-moderate income households. The City fully understands that local and non-local funds need to be injected into the market to counterbalance cost burdens of low-to-moderate income households as a result of a tightening market and rising housing costs. The City has also identified needs by household type in order to most effectively allocate its limited resources. The following table identifies Temple's housing needs by household type and projects quantitative goals/specific outcomes for each household type.

Table 2A - Priority Needs Summary Table

PRIORITY HOUSING NEEDS (Households)		Priority Need High, Medium, Low		Unmet Need	5-Year Goals
Renter (Total of 9,388 Rental Units)	Small Related (3,711)	0-30%	H	79% have housing problems – 454 units	22 units
		31-50%	H	71% have housing problems – 308 units	15 units
		51-80%	M	44% have housing problems – 354 units	7 units
	Large Related (715)	0-30%	H	95% have housing problems – 73 units	3 units
		31-50%	H	80% have housing problems – 97 units	4 units
		51-80%	M	44% have housing problems – 129 units	2 units
	Elderly (1,785)	0-30%	M	55% have housing problems – 202 units	4 units
		31-50%	M	59% have housing problems – 222 units	4 units
		51-80%	L	28% have housing problems – 224 units	0 units
	All Other (3,177)	0-30%	H	72% have housing problems – 466 units	23 units
		31-50%	H	76% have housing problems – 315 units	15 units
		51-80%	M	8% have housing problems – 320 units	6 units
Owner (Total of 11,796 Owner-Occupied Units)		0-30%	H	80% have housing problems – 475 units	23 units
		31-50%	M	56% have housing problems – 539 units	10 units
		51-80%	L	9% have housing problems – 465 units	0 units

Special Needs (Total of 2,316 Units)	0-80%	M	55% have housing problems – 1274 units	25 units
Total Renter Goals				105 units
Total Owner Goals				33 units
Total Goals				163 units

The priority need is based on the percentage of housing need as follows:

Low = 1-29%

Medium = 30-59%

High = 60+%

Allocating Investment Geographically & Among Priority Needs

The City has a goal of assisting a total of 103 rental units and 33 owner-occupied units in the next five years to address housing needs in low-to-moderate income neighborhoods. The City has substantially and will continue to substantially contribute to housing activities to make this possible through a variety of methods. Due to the substantial reduction of CDBG funding allocation, the City of Temple will have to heavily depend on its continued application submission and award of HOME program funds through the Texas Department of Housing and Community Affairs. Please see the "Basis for Assigning Priority" Section of the strategic plan for further details.

The following table outlines specific housing activities and their priority ranking:

Housing Activities	Needs Assessment*	CDBG Investment Priority
Housing Rehabilitation	Medium-Low	Secondary
Code Enforcement	High	Primary
Emergency Shelter	Low	Other
Rental Assistance	Low	Other
Down Payment Assistance	Medium-Low	Other
Rental Rehabilitation	Low	Other

* The Needs Assessment category reflects citizen concerns from the citizen survey.

Some CDBG funds will be utilized for demolition and clearance activities. These activities will focus on the removal of vacant dilapidated dwellings, accumulating debris, abandoned automobiles, etc... within the City's low-to-moderate income neighborhoods, which are located principally in the eastern half of the City's incorporated limits.

Housing rehabilitation and down payment assistance activities were ranked as a medium priority according to the citizen survey. The City and other entities will continue to support housing rehabilitation and down payment assistance activities, but the CDBG funds will act only as a secondary funding source. The City of Temple is not a Participating Jurisdiction in the HOME Program, but periodically receives grant funds through TDHCA's HOME competitive grant program.

The following rental and owner-occupied housing strategies are based on the assumption that the Texas Department of Housing and Community Affairs will continue to award HOME Program funds to the City of Temple and that other local entities will continue existing programs.

Rental Housing Strategy						
Strategy	Activity	Anticipated Resources	Service Delivery	Geographic Distribution	Target Population	Outcome Measures
Increase the number of rental assistance available to Temple citizens	Continued administration of the Section 8 Program. Additional vouchers will be requested as available	Section 8 Housing Assistance Payments	Central Texas Council of Governments	Section 8 Assistance is available to rent units county-wide	Very Low-Income Renters	No net loss in the # of units available from CTCOG
Encourage and support the construction of additional affordable rental units	1) Support applications for LIHTC projects by non-profit and for-profit entities 2) Support efforts to construct additional affordable rental units	LIHTC, and the City of Temple	City of Temple, Temple Housing Authority, other non-profit and for-profit entities	City-wide*	Low-to-moderate income renters	Number of units served by LIHTC
Encourage and assist low-income renters in Temple to become homeowners	Continue to encourage the THA to compete for funds through the HOME, Homebuyer Assistance Funds through the TDHCA	HOME Program funds on a competitive basis	Temple Housing Authority, Resident Advisory Board, local builders, lending institutions	City-wide	Low-to-Moderate Income renters	Number of families served by housing activities when HOME funds are periodically awarded
*All new construction must comply with the City of Temple's Plan and all local ordinances						

These strategies are a response to the market's affect on low-income households. The majority of low-to-moderate income household cannot afford homeownership; this means that programs designed to maintain existing units, develop new units, and maintain affordability by providing subsidies to low-income renter households must continue.

Owner-Occupied Housing Strategy					
Strategy	Anticipated Resources	Service Delivery	Geographic Distribution	Target Population	Outcome Measures
Educate the community regarding budgeting, home maintenance, saving for major repairs and home cleaning practices	Continue competing for HOME Program funds	Temple Housing Authority, local lenders, realtors, title companies, home improvement industry	Bell County	Low-Income homeowners and perspective homeowners	Homebuyer classes for each HOME Program funded recipients of the Homebuyer Assistance Program – as funded through TDHCA
Encourage low and moderate income homeowners to maintain their units up to current City of Temple standards	Continue competing for HOME Program funds	City of Temple	City-wide	Extremely-Low to Low income residents	Number of families assisted by TDHCA HOME awards

Action Plan Specific Objectives response:

Needs of Public Housing

Public Housing Resident Initiatives

Temple Housing Authority's Mission and Operation Overview

- ▶ THA has a total of 969 units, all in excellent condition

The Temple Housing Authority's mission is to provide and professionally manage an adequate supply of safe, affordable housing of reasonable quality for low-income persons while administering programs that offer opportunities for residents to advance in society; and be a leader and work in partnership with other agencies to enhance the quality of life for all persons of low-income in the city.

The Temple Housing Authority has 270 units of assisted housing, 326 units of public housing, and 373 units of locally-owned housing, for a total of 969 units. All units are in excellent condition.

The Temple Housing Authority owns Raintree, Adams Bend and Chateau apartment complexes. Raintree Apartments has 184 units, of which 35% are rented to low-and-very low-income families. Adams Bend Apartments has 136 units. Thirty-five percent of Adams Bend units receive Section 8 Assistance and are available to very low-income renters. The remainder is market driven. Chateau has 22 units that are rented to low-income renters, those with incomes less than 80% of the Area's Median Family Income (AMFI).

The Temple Housing Authority has 326 units of public housing. All residents must have incomes less than 80% AMFI. All units are in excellent condition as the result of continued improvements under the Capital Fund Program. Jonathan Moore Homes, a 76-unit public housing complex, and Crestview Apartments, a 50-unit public housing complex, will have the bathrooms rehabilitated. Autumn Leaves and Ratliff Homes, elderly public housing complexes, will have the water lines and cutoffs replaced. Numerous public housing buildings will have the roofs replaced in 2006 and 2007. Willow Brook, a 25-unit public housing complex, will have windows replaced in 2006 or 2007. Public housing complexes are scheduled to have playground equipment installed and landscaping improvements in 2006 and 2007.

There are no activities covered by the Consolidated Plan that are being coordinated or jointly funded by the Public Housing Capital Fund Grant program.

Public Housing Management Assessment Program, Strategies & Activities

- ▶ THA interacts with more than 60 agencies each year to obtain services for residents that are not available from the Housing Authority

Check this amount

- ▶ The Housing Authority was awarded HOME grants from TDHCA totaling \$2,710,006 for Homebuyer Assistance to assist 388 families.

The Housing Authority will continue with the strong effective management program that has resulted in exceptionally high Public Housing Management Assessment Program (PHMAP) scores. The Housing Authority has attained a score of 100 for five-consecutive years, 1994 – 1998, and High Performer status from 1999 – 2006 on the new Public Housing Assessment System.

The Housing Authority has a strategy in place for improving the management and operation of its public housing and improving the living environment of its residents which is addressed in the following synopsis:

1. Maintain professionalism by selection and training of qualified employees to extend courteous and respectful service to its residents and all persons coming in contact with the organization.
2. Gauge the needs for additional housing; maintain adequate reserve funds and the ability to obtain grants and subsidies necessary for development of additional housing.
3. Assure a safe environment with thorough screening of all applicants, take strong action against crime and disturbances, maintain good cooperative relationships with law enforcement agencies and comply with environmental laws to provide a healthy environment.
4. Maintain affordable rents as defined by Texas statutes.
5. Meet HUD Housing Quality Standards through modernization programs that complement the community and provide clean functional units.
6. Assist residents in obtaining jobs and education while providing positive experiences for the youth.
7. Provide quality child-care and educational curriculum for children from low-income families.
8. Take the lead in community affairs that pertain to housing for low-income persons and other matters that affect the environment in which the Temple Housing Authority operates.

Action Plan Public Housing Strategy response:

Barriers to Affordable Housing

Although no barriers to affordable housing from a policy standpoint were identified, the City is proposing to continue its existing strategies and efforts. The Plan encourages education programs to help low-income households in becoming informed and successful homeowners.

Barriers to Affordable Housing Strategy						
Strategy	Activity	Anticipated Resources	Service Delivery	Geographic Distribution	Target Population	Outcome Measure
Continue fair housing practices	Continue acceptable ratings of the Fair Housing, Civil Rights laws, statutes, regulations, and executive orders	City of Temple funding	City of Temple	City-wide	All Citizens	Track percent change in number of units being assisted by household type each year
Educate the community regarding the benefits of affordable housing	Continue and/or expand the following activities: public hearings, fair housing education, joint activities with other housing providers	HOME	City of Temple and other affordable housing providers	City-wide	All citizens	Homeownership fairs, quarterly newsletters, at least 2 public hearings annually, annual fair housing advertisements.

The City of Temple developed a Homeownership and Production of Affordable Units Strategy that specifically pinpoints how the City intends to address affordable housing issues.

Homeownership & Production of Affordable Units Strategy					
Strategy	Anticipated Resources	Service Delivery	Geographic Distribution	Target Population	Outcome Measures
Educate community regarding homeownership opportunities and responsibilities	Continue competing for HOME Program funds	Temple Housing Authority	Bell County	Low-to-Moderate Income residents of Temple	Number of households assisted by periodic funding through TDHCA
Encourage homeownership among Temple's low and moderate income renter households	Continue competing for HOME Program funds	Temple Housing Authority	Bell County	Low-to-Moderate Income residents of Temple	Number of households making the transition to home ownership
Encourage and support production of affordable units	Private financing, City of Temple, & LITCF Program	City of Temple	City-wide	Low-to-moderate income residents of Temple	Observable increase in the number of affordable units added during the program year.

HOMELESS

Specific Homeless Prevention Elements

As housing costs continue to rise and continue to have the greatest impact on low-income families, homelessness will also continue to rise. According to the affordability analysis, no family of extremely-low income is able to afford a home valued at even \$50,000, much less the median household price of \$96,100. This traps the extremely-low income households into renting a unit as opposed to owning a home. These households are not able to control increases in rent from contract to contract, which sometimes results in the increase of homelessness.

Supportive services such as employment training, childcare program and transportation assistance can often times prevent families from becoming homeless, so the City of Temple will continue to financially commit to public service improvement programs in order to assist in the community's effort to prevent homelessness as able. The City of Temple's Community Service Advisory Board has reviewed requests from the public service provider organizations in the area and has made recommendations and will continue to make recommendations regarding the allocation of CDBG funds based on their analysis of public service needs, including supportive services for the homeless.

Homeless and Other Special Needs Strategies						
Strategy	Activity	Anticipated Resources	Service Delivery	Geographic Distribution	Target population	Outcome Measures
Homeless prevention by helping low-income families avoid becoming homeless	Provision of support through public service agencies that provide activities such as child care, job training, etc.	CDBG, Temple Housing Authority, and other local organizations	City of Temple, Temple Housing Authority, Hill Country Community Action, Communities in School, Bell County HELP Center, East Bell County Family Outreach, Central TX 4-C, Inc., Christian Farms Treehouse	City-wide	Families on the verge of homelessness	Number of families assisted
Reaching out to homeless persons and assessing their individual needs	Provide financial assistance to social service organizations that provide support services including homeless and at risk individuals and families as their primary target group	CDBG, City of Temple, and other local organizations	City of Temple, Temple Housing Authority, Bell County HELP Center	City-wide	Homeless persons	Number of individuals/families assisted.
Addressing the emergency shelter and transitional housing needs of homeless persons	The City of Temple will continue to make social service agencies aware of homeless resources within the community.	CDBG, City of Temple, and other local organizations	City of Temple, East Bell County Family Outreach, Christian Farms Treehouse	City-wide	Homeless persons	Number of individuals/families assisted.
Discharge Coordination of the homeless to aid the transition to independence	The City will continue to support programs such as Welfare to Work, Childcare Programs, and Education and Counseling Opportunities	CDBG, City of Temple, other local organizations	City of Temple, Christian Farms Treehouse, Temple Housing Authority	City-wide	Homeless persons	Number of individuals/families assisted.

Action Plan Special Needs response:

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

The City of Temple has developed the following community development goals in order to meet the goals of Federal community development programs that promote the provision of decent housing, a suitable living environment, and expanded economic opportunities for all persons:

- ▶ Continue to provide support and technical assistance for collaboration efforts by local non-profit and for-profit organizations
- ▶ Continue to seek funding and/or promote other organizations to seek funding from State and Federal programs to assist with fulfilling unmet community needs.
- ▶ Implement public improvement activities to ensure adequate drainage, streets, sidewalks, parks, and water and sewer systems in low-to-moderate income areas.
- ▶ Utilize public services funds efficiently for priority needs identified through a process of continuous assessment of community resources and gaps in service.
- ▶ Continue efforts to compete for and obtain funding to develop affordable housing for all types of households
- ▶ Implement public outreach programs to inform Temple residents of alternative self-help programs to obtain funds to address their personal housing issue.
- ▶ Seek funding from non-local sources to further address public facility and economic development issues.

Allocation Strategy

In order to address these goals, the City has established an allocation strategy that the City believes is necessary due to its limited entitlement classification. The City will make CDBG the primary funding source for certain activities and make it the secondary funding source for activities which it believes are better suited for other funding sources which City has successfully demonstrated its ability to compete. (State of Texas HOME Program, Texas Department of Transportation, Statewide Transportation Enhancement Program, Economic Development Administration, State park improvement programs, etc.) The general allocation of CDBG funds among priority needs is as follows:

Public Improvement Activities	Needs Assessment	CDBG Investment Priority
Drainage Improvements	High	Primary
Waterline Improvements	Medium-High	Secondary
Street Improvements	High	Primary
Sewer Improvements	High	Secondary
Sidewalk Improvements	High	HUD earmarked

New Street Construction	Low	Other
Park & Recreation	High	Primary
Utilities	Medium-Low	Secondary
Telephone	Medium-Low	No Allocation
Water Meters	Low	Secondary
“Children at Play” signs	Low	Other
Bike Paths	Low	Other
Street Lighting	Medium-High	Other

Housing Activities	Needs Assessment	CDBG Investment Priority
Housing Rehabilitation	Medium-Low	Secondary
Code Enforcement	High	
Emergency Shelter	Low	Other
Rental Assistance	Low	Other
Down Payment Assistance	Medium-Low	Other
Rental Rehabilitation	Low	Other

Public Facility Activities	Needs Assessment	CDBG Investment Priority
Senior Centers	Medium-Low	Other
Youth Centers	Medium-Low	Other
Community Centers	Low	Other
Childcare Facilities	Low	Other
Health Facilities	Low	Other
Parking Facilities	Medium-Low	Primary
Public Library	Medium-Low	Other
Animal Control	Low	Other
Police Protection	Medium-High	Other
Fire Protection	Medium-Low	Other
Trash Collection	Medium-Low	Other
Outside Warning	Low	No Allocation
City Beautification	High	Other

Public Service Activities	Needs Assessment	CDBG Investment Priority
Senior Services	Medium-High	Primary
Wheelchair Accessibility	Medium-High	Secondary
Childcare Support Services	Medium-Low	Primary
Workforce Training & Self-Sufficiency	High	Primary
Healthcare / Families in Crisis	High	Primary
Transportation Services	High	Primary
Homeless Support Services	Medium-Low	Primary

Economic Development Activities	Needs Assessment	CDBG Investment Priority
Business Improvement Loans	Low	Secondary
Small Business Development Counseling	Low	Secondary
Job Training & Placement (via public service funds)	Medium-Low	Primary

Other	Needs Assessment	CDBG Investment Priority
Speed Signs	Low	Other
Street Laws	Low	Other
Speed Enforcement	Low	Other
Traffic Flow	Low	Other
School Funding	Low	Other
Snow Removal	Low	No Allocation

The “Needs Assessment” column represents a priority ranking based on results from the citizen survey.

0-9 Concerns = Low
 10-14 Concerns = Medium-Low
 15-20 Concerns = Medium-High
 20+ Concerns = High

The “CDBG Investment Priority” represents a priority ranking based on the allocation of CDBG funds versus other funding sources.

5. Primary = CDBG funding will be utilized as the primary source to fund activity
6. Secondary = City will compete or obtain funds from other Federal or State programs/sources (non-local sources), and CDBG funds are only a secondary funding source
7. Other = City will compete or obtain funds from other Federal or State programs/sources (non-local sources), as well as, local sources. CDBG funds will not be utilized to support activity.
8. No Allocation = City is not anticipating funding activity at this time

Action Plan Community Development response:

Antipoverty Strategy

All CDBG activities are designed to meet the needs of households that are below 80% of the median income. Public service allocation is the primary source to fund indirect economic development activities. The following list of activities, go hand-in-hand and also overlap with public services strategies. At this time CDBG will act as a secondary source of funding for direct economic development activities. See below for more details regarding the City's Anti-Poverty Strategy.

Economic Development Activities	Needs Assessment	CDBG Investment Priority
Business Improvement Loans	Low	Secondary
Small Business Development Counseling	Low	Secondary
Job Training & Placement	Medium-Low	Secondary

Anti-Poverty and Economic Development Strategy						
Strategy	Activities	Anticipated Resources	Service Delivery	Geographic Distribution	Target Population	Outcome Measures
Support training and expand training activities targeted to poverty and extremely-low income households	Programs of the Temple Workforce Commission include: Employment counseling and training, childcare services, and transportation services.	Workforce Investment Act funding, Choices Program (Temporary Assistance to Needy Families)	Texas Workforce Commission, local non-profit organizations	County-wide	Unemployed, Underemployed, youth not in school, dislocated workers, Temporary Assistance for Needy Families (TCNF)	Observe a measurable increase in the number of poverty and low-income households who achieve self-sufficiency
Expand educational opportunities for those seeking transitional housing and other housing support services	Utilize local non-profit organizations to provide information regarding Temple Workforce Commission Programs	Agencies currently providing supportive housing programs will provide information. No substantial funds needed.	H.E.L.P. Center, City of Temple, Temple Housing Authority	City-wide	Extremely-Low Income households	Create a plan to develop more transitional housing

Action Plan Antipoverty Strategy response:

All CDBG activities are designed to meet the needs of households that are below 80% of median income. Most fall below 50% of median income, and are households whose incomes are below the poverty line. All activities are designed to meet the goals of helping to reduce the number of households with income below the poverty line. Some activities have more of a direct impact and others a more indirect impact. All public service activities have an impact on the poverty level of the household served, which if not immediate, should be positive within the next generation by changing the way the clients interact within and without their family structure. The activities encourage and actively support educational opportunities for those served.

State welfare reform legislation mandated the implementation of a work first delivery model, based on the expectation that Texans support themselves and their families. Both state and federal reform legislation emphasize personal responsibility; time limited cash benefits, and the goal of work instead of welfare. In 1996, Congress enacted the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). Under this legislation AFDC (Aid to Families with Dependent Children), JOBS (work related training) and the Emergency Assistance Program were combined into one block grant entitled Temporary Assistance to Needy Families (TANF).

PRWORA promotes self-sufficiency and independence by expanding work opportunities for welfare recipients' while holding individuals to a high standard of personal responsibility for the support, of their children. House Bill (HB) 1863, enacted by the 74th Texas Legislature and signed into law by Governor George W. Bush in June 1995, dramatically changed the welfare system in Texas, making (work an immediate priority for low-income families receiving TANF.

Texas received federal authority to implement Achieving Change for Texans (ACT) its waiver-based welfare reform initiative. Under ACT, adults are limited to 12, 24, 36 months of cash assistance, and nonexempt clients must work or participate in approved activities that can enable them to become self-sufficient. ACT embodies the same principles as the federal welfare law by enforcing the importance of working, emphasizing the temporary nature of public assistance, and the belief that parents are responsible for the care and well being of their families. This includes coordination regarding the City's goals, programs, and policies for producing and preserving affordable housing as set forth in the 5-year Consolidated Plan housing strategy.

The City will continue to work closely with, and consult with, other public and private agencies, especially working with the Health and Human Services Network, to coordinate programs and services in an effort to reduce the number of households with incomes below the poverty line. This includes coordinating the City's goals, programs, and policies for producing and preserving affordable housing as set forth in the housing strategy.

The survey responses identified Education as a key element in helping to develop economically independent citizens. Therefore, education becomes a key strategy for an Anti-poverty program. Providing the tools to learn marketable job skills is encompassed in the types of training programs available, from secondary education programs to on-the-job training programs, such as School-To-Work Programs. This training must provide a level of skill that demands full-time employment with associated benefits rather than part-time employment with no health benefits. The City is working with Temple College on appropriate outreach efforts to ensure our citizens have the education and job skills to gain and keep meaningful employment.

Affordable Day Care for workers' children and availability of appropriate Transportation play a key role in becoming a conscientious, dependable employee; or in being able to continue their education in preparation for joining the work force.

The Small Business Development Center is providing opportunities for Small Business training and development. It encourages such development within the target community in which low-income households reside. This will help not only the entrepreneur but will increase the number of jobs available within the community.

Each group of potential employers will have people who need to be provided with appropriate *job search skills* in attempting to obtain and retain work. These skills vary for age as well as socioeconomic level, along with the type of employment being sought; and they need to be addressed accordingly, together with identifying potential barriers that might be faced by the applicants.

The *Community* itself, through its families, churches and community organizations, should be encouraged to develop programs which promote healthy values which lead to pride in oneself and in the community in which we reside and helps in the development of goals and ambition for a promising future. Combining local community initiatives with available Federal and State programs can aid in the reduction of the number of households with income below the poverty line. The City of Temple coordinates its housing programs with other agencies to avoid duplication, and assesses service gaps. Active coordination with area agencies is helping to promote individual independence and responsibility, and assists in reducing the number of households with incomes below the poverty line.